BENEFITS NEWS

An Information Publication for State of California Employees

The Group Legal Services Insurance Plan

The Group Legal Services Insurance Plan (GLSIP/Plan) is a voluntary employee-paid benefit that provides comprehensive legal coverage. For only \$9.84 per month for an individual or \$17.39 for a family/domestic partner, you can be protected from unexpected legal expenses.

What does it do for you? As a member of the State's GLSIP, you have access to knowledgeable attorneys on unexpected legal problems that arise. Give yourself the peace of mind that you and your family will be taken care of.

Open Enrollment Is March 1 - April 30

During open enrollment, eligible employees can enroll in the Plan. Enrolled Plan members can add or delete dependents. You don't need to re-enroll in the Plan; your coverage continues automatically (members may cancel at any time).

Who's Eligible?

Permanent or probationary employees who are designated rank and file, managerial, supervisory, confidential, excluded or exempt, who work at least half-time or more and permanent-intermittent employees meeting the required 480 hours during the last control period (ending December 31) are eligible to enroll.

Now, You Have the Protection You Need

The real value of the group legal plan is its strong financial protection – saving you hundreds of dollars or more for protection from expensive attorney fees. You never know when a legal issue or situation will create serious problems in your life or threaten everything you've worked so hard for; your home, your income, and your assets. The Plan can be a lifesaver and can help preserve those assets. We often need attorneys for everyday issues, and the State's plan covers 100% paid-in-full coverage for in-office consultation with a network attorney for legal services such as:

- A Legal Dispute with a Neighbor
- Adoption

- Guardianship
- Conservatorship (New)
- Bankruptcy
- Creating a Standard Will
- Consumer Protection
- Credit Issues
- Dealing with Child Support/Custody
- Domestic Matters: plaintiff/defense (New)
- Elder Law (New)
- Garnishment or Lien (New)
- Habeas Corpus (New)
- Identity Theft
- Juvenile Misdemeanors
- Landlord/Tenant Disputes (New)
- Real Estate Transactions
- Revocable Living Trusts (New)
- Traffic/Trial Defense of Civil Damages

New benefits and broader plan coverage have been added to existing services for the upcoming plan year.

Other legal services at no additional cost include:

Telephone Legal Services – Attorneys can easily handle certain issues over the phone. In fact, many times, a phone call to an attorney can put a legal issue to rest without further legal needs. Plan coverage includes:

- Telephone Legal Advice
- Telephone Standard Will Preparation
- Follow-up Calls and Letters
- Document Review
- Document Preparation
- Telephone Small Claims Assistance
- Health Care Powers of Attorney
- Childcare Authorizations
- Denial of Credit/Credit Card Inquiry

Reduced Fee Benefit – Even if you have a legal need that's not covered in the State's plan you can receive a reduced fee of at least 25% by participating Network Attorneys.

Reduced Contingency Fees – Members receive reduced contingency fees; fees which are based on the success of the case and are a percentage of the amount of money awarded.

Online Legal Services – are available 24 hours a day and include:

The Law Guide – contains hundreds of articles on various legal matters written in consumer friendly terms. It explains the law, identifies options, and helps you educate yourself about your issue and how to handle your situation; and.

The Do-It-Yourself Legal Documents (online legal library) – allows you to search and create simple documents such as a Motor Vehicle Bill of Sale, or a Power of Attorney (for finances).

How to Enroll

Recently, ARAG mailed an enrollment kit to the homes of eligible State employees not yet enrolled in the plan. Please contact your department's Personnel Office or the ARAG Customer Service Center toll-free (866-762-0972) if you did not receive a kit.

To enroll or make changes, you must submit your completed enrollment form to your Personnel Office by April 30, 2007. Your coverage begins on the first day of the pay period following your first payroll deduction.

How to Get More Information

ARAG Customer Care Counselors (866-762-0972) are available Monday-Friday, 5:00 a.m. to 5:00 p.m. Pacific Standard Time to answer questions about the State of California Group Legal Services Insurance Plan. For more information, you can also access the ARAG Web site at http://members.ARAGgroup.com/California or the Department of Personnel Administration (DPA) Web site at www.dpa.ca.gov (Benefits/Legal Services).

ARAG® - Legal Services Insurance Plan Toll-free 866-762-0972 800-383-4184 for TTY or 711 for relay operator http://members.ARAGgroup.com/California

Coming Soon – New retiree/annuitant legal plan benefit that will allow enrolled members to continue their coverage at the same low premium rate with no reduction of their benefit coverage. Look for more information in the spring of 2007.

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For More Information

DPA Benefits Division (916) 322-0300 • CNET 492-0300

ARAG North America Group Legal Services Plan 1-866-762-0972

Dental Program (916) 324-0525 ◆ CNET 454-0525

Employee Assistance Program MHN (Managed Health Network) 1-866-327-4762

FlexElect Program (916) 327-6429 • CNET 467-6429

Health Promotion Program (916) 324-9398 ◆ CNET 454-9398

Merit Award Program (916) 324-0522 • CNET 454-0522

Pre-Tax Parking (916) 324-0526 ◆ CNET 454-0526

Rural Health Care Program (916) 327-1439 • CNET 467-1439

Savings Plus Program 1-866-566-4777 www.sppforu.com

Travel & Relocation and Vanpool Programs (916) 324-0526 ◆ CNET 454-0526

Vision Service Plan 1-800-877-7195

Workers' Compensation Program (916) 445-9792 • CNET 485-9792

DPA Fax Numbers

Benefits Division (916) 322-3769 ◆ CNET 492-3769

Savings Plus Program (916) 327-1885 • CNET 467-1885

TTY (**Any unit in DPA**) (916) 327-4266 • CNET 467-4266

Internet Address

www.dpa.ca.gov